

CORRECTED VERSION

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
17 February 2005 (17.02.2005)

PCT

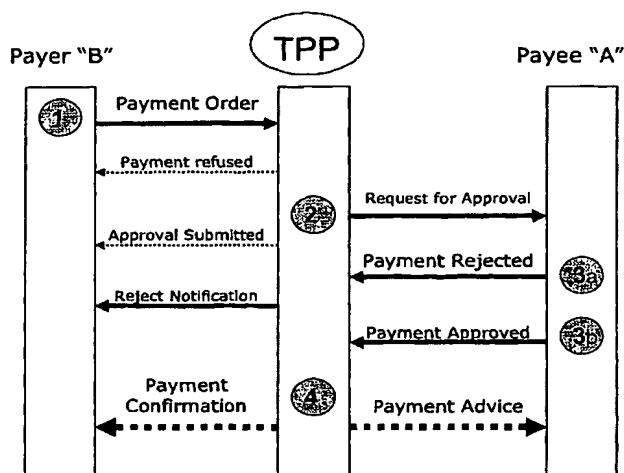
(10) International Publication Number
WO 2005/015452 A1

- (51) International Patent Classification⁷: **G06F 17/60**
- (21) International Application Number:
PCT/CN2003/000645
- (22) International Filing Date: 8 August 2003 (08.08.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (71) Applicant (for all designated States except US): **PAY-COOL, INTERNATIONAL, LTD.** [CN/CN]; 16/F Standard Chartered Bank, 4-4A, Des Voeux Road Central, Hong Kong (CN).
- (71) Applicant and
- (72) Inventor: **BARTHELEMY, Serge** [FR/CN]; East Gate Plaza, Apt. A9E, Dongcheng District, Beijing 100027 (CN).
- (74) Agent: **CHINA PATENT AGENT (H.K.) LTD.**; 22/F, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong (CN).
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO,

[Continued on next page]

(54) Title: METHODS FOR FACILITATING VALIDATION OF FINANCIAL TRANSACTIONS MADE THROUGH A WIRELESS COMMUNICATION NETWORK

Process between Payer, TPP, Payee for Simple Payment



- Step
- 1 Payer sends the Payment Order
 - 2 After checking if Payment Order can be executed TPP sends to Payee a Request for Approval
 - 3a Payee does not accept payment to his FTA
 - 3b Payee accept payment to his FTA
 - 4 TPP executes payment and sends notification of successful execution to Payer and Payee

(57) Abstract: The invention introduces a request for approval sent to the payee, in a Simple Payment scenario, for him/her to accept or reject the transaction. According to the invention a subscriber to the Financial Transaction Service, has the ability to set up Special Lists of Financial Transaction Accounts which are submitted to Particular Rules to be applied when such accounts are involved in transactions with the subscriber's own account. According to the invention such particular rules are checked and implemented by the Transaction Processing Platform and/or by the mobile handset and/or the SIM of said subscriber. According to the invention the said Special Lists are stored in part or integrally in files connected to the Transaction Processing Platform and/or in memory of the mobile handset and or in a memory of the SIM. The Financial Transaction Account number of a subscriber can be read automatically by another subscriber by methods and means which are described in the invention. The validation of a Payment Request that is sent to a Payer for approval is facilitated by the display on his mobile handset of the Payee's name or logo or an easily recognisable sign or an audible message.



SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(15) Information about Correction:

see PCT Gazette No. 21/2005 of 26 May 2005, Section II

Published:

— *with international search report*

(48) Date of publication of this corrected version:

26 May 2005

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.